

Retirement Eligibility Comparison

System	Normal Retirement Age/Service (A=Any)	Early Retirement Annual Reduction	Vesting	Member Contribution	Employer Contribution	Avg. Active Salary
Alaska Public Employees Retirement System (PERS)	60/5; A/20	55/5 6% per year	5Y	7.5%	8.42%	\$61,855
Arizona Public Safety Personnel Retirement System (PSPRS)	62/15; A/20	None	10Y	7.65%	7.66%	\$57,514
Arkansas Local Police and Fire Retirement System (LOPFI)	55/20; 60/5; A/28	A/20 ½ of 1% per mo from 55		6%		\$36,307
Colorado Fire and Police Pension Association (FPPA)	55/25	A/30 50/5 Actuarial Reduction	5Y	8%	8%	\$49,921
Delaware County & Municipal Police/Fire Pension	62/10; A/20; R-75 ¹	None	10Y	7%	8.3%	\$42,932
Kansas Police and Firemen's Retirement System (KP&F)	60/15; 55/20; 50/25	50/20 4.8%	15Y	7%	11.15%	\$49,017
Kentucky: Employees in "hazardous positions" in County Employees' Retirement System (CERS) or Kentucky Employees' Retirement System (KERS)	55/5; A/20	50/15 Reduced by 5.5% for each year to reach age 55 or 20 YOS, whichever is the closer timeframe	1 Month for Normal 60 months for Early Month must be current service	8%	Determined by the Board of Trustees	
Maryland Pension System for Local Fire Fighters and Police Officers	50/A; A/22	None	5Y	8%	7.58%	\$34,279
New Hampshire Retirement System – Group II	45/20; 60/any			FF – 5.0% PO – 5.0%	PO – ER 7.87% State 4.24% FF – ER 13.44% State 7.24%	
New Jersey Police and Firemen's Retirement System (PFRS)	55/A; A/20			8.5%		Not Available
Nevada Police/Fire Sub-Fund of the Nevada Public Employees Retirement System (PERS)	65/5; 55/10; 50/20; A/25	A/5 4%	5Y	14.75%	14.75%	\$65,870
New Mexico PERA –Police	A/25 63/11 60/20 64/8 61/17 65/5 62/14	*A/20 Only applies to Plans 3-5	5Y	Plan 1-7% Plan 2-7% Plan 3-7% Plan 4-12.35% Plan 5-16.3%	Plan 1-10% Plan 2-15% Plan 3-18.5% Plan 4-18.5% Plan 5-18.5%	\$37,969
New Mexico PERA - Fire	A/25 63/11 60/20 64/8 61/17 65/5 62/14	*A/20 Only applies to Plans 3-5	5Y	Plan 1-8% Plan 2-8% Plan 3-8% Plan 4-12.8% Plan 5-16.2%	Plan 1-11% Plan 2-17.5% Plan 3-21.25% Plan 4-21.25% Plan 5-21.25%	\$39,704
New York Police and Fire Retirement System (PFRS)	62/5	55/5 3%	5Y	3% for 10 yrs	5.8%	\$71,631
Ohio Police and Fire Pension Fund	48/25 48/15		15Y	10%	19.5% (P) 24% (F)	\$54,368
Rhode Island Employees Retirement System (Police and Fire tier is MERS)	55/10; A/25			7% ²	Actuarially Determined	
South Carolina Police Officers Retirement System (PORS)	A/25; 55/5		5Y	6.5%	10.30% ³	\$33,530
Washington LEOFF Plan 2	53/5	50/20 3%	5Y	6.75% ⁴	4.05% (ER) 2.70% (State)	\$66,388

¹ Delaware: "Rule of 75" may be exercised to qualify for normal retirement; that is, any age and service (min 10 yrs) combination that equals 75 defines eligibility.

² South Carolina: In addition, employer also contributes 0.15% for group life insurance, 3.3% for retirement insurance surcharge, and 0.20% for accidental death benefit.

³ Rhode Island requires an additional 1% increase in contribution rate for each additional benefit (e.g. unreduced retirement for 20 YOS or a COLA provision)

⁴ Rates effective 7/1/05. Washington is in the process of implementing a incremental rate increase to a funding level that can support benefits long term (8.73% -EE, 5.24% - ER, 3.48% - State)

